

FARM LOANS—LOW
RATES, EASY TERMS
Baker Brothers
AGENCY

The Clovis News

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FARM, GRAIN AND
HAIL INSURANCE
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AGENCY

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CURRY COUNTY PLANNING TO HAVE AGRICULTURAL MAN

J. L. Johnson, Agricultural Agent of the Santa Fe was in the city Monday and talked with the county commissioners and a few citizens who assembled at the court house, relative to securing a county demonstration agent for this county. Mr. Johnson explained that the government would foot half the expense of keeping a demonstration on the job and that a man such as the Department of Agriculture recommends for such work could be secured for a salary of about \$1500 per year. He told in a concise way some of the benefits to be derived from this county agent. The old idea formerly was for the county to appropriate money for a model farm where farmers and others could see what could be accomplished in the county. The county agent, under the new plan does not have charge of any demonstration farm, but every farm in the county is a demonstration farm. He is an expert on matters pertaining to the farm and his services are at the command of every farmer in the county. Diseases among stock, proper methods of planting and cultivating crops and in fact all the knowledge that an expert can give the farmer relative to making his occupation more profitable, comes under the work that the county agent has mapped out for him now.

Mr. Johnson told of the work that is being accomplished now in other counties in the west by employing an expert and cited one instance where in one west Texas county, farmers who last year lost thousands of dollars on account of disease among hogs, could have saved many, many times the salary of an expert by having him on the job to detect the disease among the hogs before it got so far that it was costly to stamp it out. Mr. Johnson told the commissioners that the Santa Fe Railway was one of the big tax payers of this county and that the policy of the system was to gladly shoulder its part of the burden.

At the meeting Tuesday, the Board of Commissioners took no definite action on employing an agricultural expert, but all expressed the view that it was a good plan and it would be an expenditure worth while. The board intends to set a date at some time in the near future when a man from the state agricultural college will be here and go over the matter more thoroughly with them.

CLOVIS COUNTRY GETS A DANDY SNOW

The Clovis country has been blessed with a fine snow this week. Snow started falling Sunday morning and before it quit the ground was covered with a fall of at least four inches. Coming at this time is hard to estimate how much value the moisture from this snow will be worth to Curry county. In the early part of the month this season had a three inch rain and added to this snow that has just fallen makes a good season in the ground. The wheat will now have sufficient moisture to carry it well into the spring when the rains commence, and if Curry county makes the grain yield that it looks like will be made now, this section will see the greatest development in its history. One particular advantage about the snow is that it drifted very little and the moisture will be evenly distributed over the fields. The wind was in the south during the entire snow storm. This is something rarely seen in this section. Our snows usually come from the north, northwest or northeast.

WOMAN'S CLUB.

The Clovis Woman's Club met Tuesday afternoon with Mrs. W. L. Laikart. The roll call was responded to with legal items. The subject was "Open Parliament, Legislation, Woman Suffrage and Preparedness," led by Mrs. S. C. Nutter. The next meeting will be held at the home of Mrs. P. H. Holland, Tuesday, Feb. 6th.

DEFERRED ACTION.

The commissioners court had under advisement this week the matter of designating a county depository under the new law. The court received bids from the local banks and the bank at Mesquite for the funds but deferred action on the matter until the meeting to be held on the 12th day of February. The reason for this deferred action on the bid was to await a construction on the law which the court expects to get from the district attorney.

A PROGRESSIVE CONFECTIONERY.

The Elite Confectionery deserves the substantial business that it enjoys. The owners of this popular place are always on the job, and spare no efforts to give their patrons good service. Right now, they have just completed some extensive improvements in the inside of their building. The partition in the building has been moved back giving some much needed room for more tables. In addition to this, the woodwork has been beautifully enamel white and the walls repapered in a most attractive manner. The new decorations give the building a most clean and sanitary look and cannot help but add to the popularity of this already well patronized confectionery.

PROMINENT SPEAKERS FOR TEACHERS ASSN.

In addition to the program published last week for the Curry County Teachers' Association which will be held here Friday and Saturday of next week, Dr. David R. Boyd, president of the State University will address the teachers and the public at the Methodist church on Friday night, January 26th. His address will be along educational lines. On Saturday following, State Superintendent J. H. Wagner will address the teachers at the high school building at 10 o'clock. This is Superintendent Wagner's first visit to Clovis in his official capacity as he just took charge of the office the first of the year. County Superintendent Bickley says from all reports there is going to be a good attendance at these sessions held both Friday and Saturday.

STAR MEAT MARKET SOLD.

C. F. Downing has disposed of the Star Meat Market, C. L. Temple, being the new owner. Mr. Temple took charge of the business this week and will continue to operate the business at the same location on Grand Avenue. Mr. Temple moved here from Oklahoma last summer and has had experience in the mercantile business as he conducted a business in Oklahoma before coming to the Magic City.

Mr. Downing plans to leave in about a month for Valley Mills, Texas, where he expects to make his home. His father has recently decided him a good central Texas farm and Mr. Downing expects to live on the place which is located about four miles from Valley Mills.

AREA OF NEW MEXICO.

People who have not either had the time or occasion to make a comparison of areas of different states would be surprised to find how great a state New Mexico is in size. It is the fourth state in the Union, the order being Texas, Montana, California, New Mexico. New Mexico has 10,000 more square miles than both Iowa and Wisconsin, only 25,000 less than both Dakota and Nebraska, and only 30,000 less than Idaho and Washington. She is larger than three of the average eastern, middle western or southern states, and larger than all the New England states.

The great area of Texas will be realized when you learn that she has 30,000 square miles more than both New Mexico and Arizona.

BUSINESS RUSHING.

Geo. W. Chaffaut, manager of the Clovis electric light plant says that more installations were made during the month of December than for any month in the past three years. He also says that he is constantly behind in this department and that he has at least fifteen orders from people who want connections with the light plant and has been unable to get to the work on account of the rush of business.

THE SMALL LIVE STOCK GROWER. (A. M. Howe)

"The small live stock grower has been largely overlooked as a factor in country building in this section," says C. M. Richards, banker and lumberman. Mr. Richards is well informed on live stock conditions in southeastern New Mexico.

"Only those directly interested are aware of the fact that the grower of a few cows and sheep has practically replaced the large outfit of a few years ago. The change has come quietly in the last few years until today there are many families where only a short time ago only cowboys looked after large herds on the open range.

"Not long ago the stockmen shipped by the train load. There was a rush spring and fall and the rest of the year hardly a hoof went out. Today the trainload shipment is the exception. Now cattle are shipped by the car or two and shipments continue throughout the year.

"The grower of a few cattle or sheep is able to give the herd or flock better care than the large outfit. The increase therefore is larger and the loss less in proportion. At the same time the small stockman labors under serious disadvantages that the banker, the business man and the farmer can materially relieve when conditions are better understood.

"The small grower may increase his income by improving his stock and this increased income will make a better customer for the bank and the merchant. He also needs assistance in marketing his stock as at present he is handicapped in finding a market for his few steers and lambs. The business man may help here at a profit both to himself and the small stockman farmer. In fact there is an opening on a Peccos Slope for local commission men to handle not only the small stockman's steers and lambs, but the farmer's hogs and other live stock.

"And the farmer and the little stockman may cooperate to advantage. The one has surplus feed, the other live stock to place in the farmer's feed lot to make a market for his feed crops."

PORTALES PLANS TO GET MORE CREAM

Portales is working on a proposition to get a bigger output for her creamery. The creamery is confronted with the problem of not getting enough cream to keep things going. The farmers there have found the dairy business profitable, but they just haven't enough cows to furnish the desired amount of cream. About a week ago an enthusiastic meeting was held there at which time J. L. Johnson, Agricultural and Industrial Agent for the Santa Fe was there and assisted the farmers of Roosevelt county and the business men of Portales form plans to remedy the troubles mentioned above. The banks of Portales have agreed to loan the farmers money for the purpose of buying high grade milk cows, the money to be loaned at the rate of eight per cent for this particular purpose. The plan will be a success. The farmers will prosper and the banks and business men who make the plan possible will come in for their part later on. Nothing pays better dividends in this section than dairying. The farmer with not a large tract of land finds it a hard proposition to handle enough range cattle to bring him in sufficient revenue to make a living, but it only takes a few good milk cows to keep the grocery bill paid.

For Saturday, January 20 only—16 pounds of sugar for \$1.00 with every purchase of \$5.00 worth—Model Grocery.

Hot Chocolate at Brock's Confectionery.

MUST BUILD SIDEWALKS

Relative to free city mail delivery, about which there has been some talk lately, Postmaster Wagner says that the matter is squarely up to Clovis. The department, he says, stands ready at any time to send an inspector here to look over the matter and if Clovis has the necessary qualification, the delivery system will be established. Mr. Wagner says that last year the Clovis postoffice had receipts of over \$4,000 more than enough to get delivery. At several times when inspectors have been here, Mr. Wagner says that he has bronched the matter to them and in each instance he has been informed that Clovis must build more sidewalks before she can hope to get put in the city class.

WON A GAME AND LOST A GAME

Clovis High School opened the local basketball season last Friday evening with a double header, both boys and girls teams playing the teams from the Farwell High School. The games were played in the Elk's Auditorium which has been fitted satisfactorily for the great indoor game.

The local girls caught a tartar in the first game, for their opponents had a little shade in the play all thru the game. The score was tied several times during the first time however, and the play was fast and clean. The second half saw the Farwell girls more certain of their footing and more agile than they had been in the first half and the score did not remain as close. The final score was 16 to 10 in favor of Farwell.

The Clovis girls, although they were beaten in their first game, showed indications of considerable possibility and with more experience will work up into a good team. It was the first matched game in all their experience for most of the Clovis girls and so great things may be looked for in the future.

There was nothing close about the boys game, however, for the teams were at no time doing equally good work. The final score was 58 to 10 in favor of Clovis, but it might have been 100 to 10 if the local team had at any time been forced to go to full speed. The Clovis boys are stronger than ever this year and are out for championship honors. With their experience, weight and speed they should make a splendid showing this winter.

In the game Friday evening, the teamwork and passing were good and the basket shooting of the local forwards was deadly. The game was exceptionally fast and was a revelation to people who had never seen anything but outdoor basketball. The indoor game is at least twice as fast as the outdoor game and furnishes thrills for the spectators that are unknown to the outdoor game.

The Clovis teams were composed of the following players: Girls—Forward: Christine Miller, Malisse Sadler; Centers: Irene Morrison (Capt), Thelma Reagan; Guards: Florence O'Hara, Elva Cunningham. Boys—Forwards: Tom Pondergrass, Dewey Eichenman; Center: Walter Gibson; Guards: Paul Riley (Capt), James Roger.

GROWING DEMAND FOR BUSINESS PROPERTY

The demand is growing for property in the business section of Clovis. Good locations are readily snapped up if any man takes a notion to give up his lease. The moisture that has come to put spirits in the farmer and which will insure that the activity in real estate will continue, is going to cause a building spree in Clovis. We predict that 1917 will see several new brick buildings erected, to say nothing of scores of new residences.

The News prides itself on the service it gives its patrons in the job work line. Added equipment puts us in extra good position to turn out that job work for you promptly and like you want it.

If you don't want to sell your land you had better not list it with the Reagan Land & Cattle Company.

A FEW FACTS ABOUT THE FEDERAL FARM LOAN BANKS

Elsewhere in this issue will be found a call issued by A. J. Rhodes asking the farmers to meet at the court house on the night of Wednesday, January 24, for the purpose of discussing and organizing a Federal Farm Loan Association in this county. It will be some time before the provisions of the Federal Farm Loan Bank laws are understood. It is a new proposition. We are giving below some of the salient features of the law and some of the benefits the farmers will ultimately derive from it if the proposition measures up to the success that the government hopes it will.

It provides a method under national supervision whereby farmers may cooperate to obtain long time mortgage loans at reasonable rates upon easy terms of payments.

This is done through farm loan associations composed of ten or more borrowing farmers.

Each of these locals becomes a member of the federal land bank in its district. There are twelve land bank districts in the United States, one federal land bank in each, with a capital stock of \$750,000 paid up cash capital.

The government land bank cashes the first mortgage on the borrowers' farms.

Federal Farm Bonds.

Against such mortgages, the land bank issues federal farm loan bonds, free of all tax.

The sale of these bonds furnishes additional funds to loan. Free buying of bonds means free lending by the system; slow sale for bonds means that the cash available for loans will be correspondingly restricted.

Federal farm loan bonds are an attractive investment. They combine the attributes of safety and availability with a fair return, free of tax.

Ultimately farm loan bonds may sell somewhere near the same basis as municipal, state or government bonds, to some of which they may prove superior in several respects.

The lower the interest rate on the bonds, the less the farmer will have to pay.

The whole system is directed by the federal farm loan board under safeguards that bid fair to insure success. The board itself has no money to lend. Loans are made by land banks only through member-associations, as stated above. The United States government does not put up any money to lend except that it pays par for any land bank shares not subscribed by others. The whole system must evolve slowly, gradually and permanently.

The Farmer's Part.

Once the federal farm loan system has become thoroughly established, it will be owned exclusively by the borrowing farmers.

Its profits will be divided pro rata among the borrowers whose business creates the profit.

Only farmers or those who are about to acquire land for farming, may become members and borrowers.

No person can borrow less than \$100 and more than \$10,000 for not less than five years nor more than 40 years.

The security is a first mortgage on farm land worth double the amount of the loan. Buildings on such land are acceptable as security only to the amount of 20 per cent of the insurance thereon.

The money borrowed may be used for better live stock, better farm equipment, better buildings or better improvement upon the farm or in the farm house.

The rate of interest to the borrowers cannot exceed 6 per cent. Probably it will be less when the system becomes thoroughly in vogue.

The borrower must begin during the very first year of his loan, to make small payments upon the principal in addition to paying the interest.

For instance, semi-annual dues of \$35 would pay the 6 per cent interest on a loan of \$1000, together with a sufficient installment upon the principal every six months so that the debt may be entirely discharged at the end of 33 years.

It is believed that the average cost to American farmers for interest alone heretofore is a sum which hereafter may enable him not only to pay his

interest, but to wipe out the principal of his debt.

Encouraging Prosperity.

The farmer has the privilege of paying off his debt more rapidly if he so desires.

Also he may refund his mortgage at a lower rate when opportunity permits.

The farmer may borrow only for useful productive purposes that will add to the value of his farm and thus improve the worth of his collateral.

The money borrowed may be used to refund an old mortgage or to buy land for agricultural purposes. Aside from these two uses the money may be used only

"(1) to provide for the purchase of equipment, fertilizers, and live stock necessary for the proper and responsible operation of the mortgage farm.

"(2) to provide buildings and for the improvement of farm lands."

Once the system becomes fairly established, inevitably there must be an enormously increased demand for all merchandise, manufactured goods and raw material necessary for the purpose of equipment, buildings and improvements as well as live stock.

WANTS TAX PUT ON BACHELORS

Charles William Brady Bryan, one of the Democratic representatives from Union county has drawn a bill providing for the payment of an additional school tax by all bachelors and "bachelor maids." The extra tax is fixed at \$10 yearly for bachelors and \$5 a year for unmarried women.

Representative Bryan is the father of 14 children, 13 of whom are living. Mrs. Bryan and seven of the children are with him now at Santa Fe. The latest additions to the Bryan family were twin boys born six months ago, and one of the babies was named Woodrow, in honor of Pres. elect Wilson, and the other Jones in honor of U. S. Senator-elect, A. A. Jones.

Mr. Bryan's bill which will be introduced in the house this week reads as follows:

"All males past 30 years of age, known as bachelors, of sound mind and body shall pay to their respective school precincts, to aid in the education of the orphans of such precincts, an extra tax over and above their regular tax, of \$10 annually. And all female bachelors of sound mind and body shall pay to their respective school precincts the sum of \$5 annually."

WANTED: A BETTER TAX LAW.

The people of New Mexico are entitled to a better tax law. The little fellow is chafed for everything he has in sight. So is the big fellow. But the little fellow has nothing to conceal and about nine tenths of the big fellow's holdings are concealed from everybody except the federal income tax agent, and he won't tell.

There can be no relief except thru a state board clothed with ample powers and with sufficient funds to pay the expenses incidental to putting such powers to effective use.

Governor De Baca has recommended changes which would bring in more money for legitimate state expenses and would reduce taxes on those who are paying to the limit now.—Albuquerque Journal.

A Carnegie hero medal and \$1,000 cash has been awarded to Chas. A. Perkins, of Amarillo, for heroism. Perkins more than a year ago was firing a Rock Island locomotive out of Amarillo, when a small child tumbled into the middle of the track; the emergency brakes were applied but the engine could not be stopped; Perkins swung out on the cow catcher and leaning down grasped the child and saved its life.

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